EXHIBIT 15

Actuarial Life Table

A period life table is based on the mortality experience of a population during a relatively short period of time. Here we present the 2017 period life table for the <u>Social Security area population</u>, as used in the 2020 Trustees Report (TR). For this table, the period life expectancy at a given age is the average remaining number of years expected prior to death for a person at that exact age, born on January 1, using the mortality rates for 2017 over the course of his or her remaining life.

This life table is available for certain other years.

Select a year for period life table: 2017 (2020 TR) Go

Period Life Table, 2017, as used in the 2020 Trustees Report

Evaet		Ma l e		Fema l e			
Exact age	Death Number of Life			Death	Number of	Life	
	probability <u>a</u>	lives <u>b</u>	expectancy	probability <u>a</u>	lives <u>b</u>	expectancy	
0	0.006304	100,000	75.97	0.005229	100,000	80.96	
1	0.000426	99,370	75.45	0.000342	99,477	80.39	
2	0.000290	99,327	74.48	0.000209	99,443	79.42	
3	0.000229	99,298	73.50	0.000162	99,422	78.43	
4	0.000162	99,276	72.52	0.000143	99,406	77.45	
5	0.000146	99,260	71.53	0.000125	99,392	76.46	
6	0.000136	99,245	70.54	0.000113	99,379	75.47	
7	0.000127	99,232	69.55	0.000104	99,368	74.47	
8	0.000115	99,219	68.56	0.000097	99,358	73.48	
9	0.000103	99,208	67.57	0.000093	99,348	72.49	
10	0.000097	99,197	66.57	0.000092	99,339	71.50	
11	0.000109	99,188	65.58	0.000098	99,330	70.50	
12	0.000151	99,177	64.59	0.000113	99,320	69.51	
13	0.000232	99,162	63.60	0.000138	99,309	68.52	
14	0.000343	99,139	62.61	0.000172	99,295	67.53	
15	0.000465	99,105	61.63	0.000211	99,278	66.54	
16	0.000588	99,059	60.66	0.000251	99,257	65.55	
17	0.000720	99,001	59.70	0.000293	99,232	64.57	
18	0.000858	98,929	58.74	0.000336	99,203	63.59	
19	0.000999	98.845	57.79	0.000379	99,170	62.61	
20	0.001146	98,746	56.85	0.000373	99,132	61.63	
21	0.001148	98,633	55.91	0.000423	99,090	60.66	
22	0.001208	98,506	54.98	0.000472	99,044	59.69	
23	0.001494	98,367	54.06	0.000513	98,993	58.72	
24	0.001454	98,220	53.14	0.000582	98,938	57.75	
25	0.001610	98,067	52.22	0.000612	98,880	56.78	
26	0.001665	97,910	51.31	0.000646	98,820	55.82	
27	0.001717	97,746	50.39	0.000684	98,756	54.85	
28	0.001717	97,746	49.48	0.000684	98,689	53.89	
29	0.001787	97,406	48.56	0.000729	98,617	52.93	
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30	0.001865	97,229	47.65 46.74	0.000833	98,540	51.97	
31	0.001911	97,048		0.000887	98,458	51.01	
33	0.001960	96,862	45.83	0.000939	98,370	50.06	
	0.002014	96,672	44.92	0.000988	98,278	49.10	
34	0.002071	96,478	44.01	0.001034	98,181	48.15	
35	0.002138	96,278	43.10	0.001085	98,079	47.20	
36	0.002211	96,072	42.19	0.001143	97,973	46.25	
37	0.002279	95,860	41.28	0.001205	97,861	45.30	
38	0.002342	95,641	40.37	0.001271	97,743	44.36	
39	0.002405	95,417	39.47	0.001345	97,619	43.41	
40	0.002482	95,188	38.56	0.001429	97,488	42.47	
41	0.002583	94,951	37.65	0.001524	97,348	41.53	
42	0.002710	94,706	36.75	0.001630	97,200	40.59	
43	0.002870	94,450	35.85	0.001748	97,042	39.66	
44	0.003064	94,178	34.95	0.001881	96,872	38.73	
45	0.003285	93,890	34.06	0.002029	96,690	37.80	
46	0.003538	93,581	33.17	0.002195	96,494	36.88	
47	0.003834	93,250	32.28	0.002386	96,282	35.96	
48	0.004178	92,893	31.41	0.002605	96,052	35.04	
49	0.004569	92,505	30.54	0.002851	95,802	34.13	

_		Male		Female			
Exact	Death	Number of	Life	Death	Number of	Life	
age	probability <u>a</u>	lives <u>b</u>	expectancy	probability <u>a</u>	lives <u>b</u>	expectancy	
50	0.004997	92,082	29.67	0.003118	95,529	33.23	
51	0.005462	91,622	28.82	0.003403	95,231	32.33	
52	0.005971	91,122	27.98	0.003714	94,907	31.44	
53	0.006526	90,577	27.14	0.004052	94,554	30.55	
54	0.007125	89,986	26.32	0.004415	94,171	29.68	
55	0.007766	89,345	25.50	0.004813	93,755	28.81	
56	0.008445	88,651	24.70	0.005233	93,304	27.94	
57	0.009156	87,903	23.90	0.005647	92,816	27.09	
58	0.009897	87,098	23.12	0.006043	92,292	26.24	
59	0.010671	86,236	22.34	0.006441	91,734	25.39	
60	0.011519	85,316	21.58	0.006886	91,143	24.56	
61	0.012419	84,333	20.83	0.007391	90,515	23.72	
62	0.013307	83,286	20.08	0.007931	89,846	22.90	
63	0.014164	82,177	19.35	0.008508	89,134	22.07	
64	0.015032	81,013	18.62	0.009142	88,375	21.26	
65	0.016013	79,795	17.89	0.009874	87,568	20.45	
66	0.017138	78,518	17.18	0.010717	86,703	19.65	
67	0.018362	77,172	16.47	0.011660	85,774	18.86	
68	0.019693	75,755	15.77	0.012711	84,774	18.07	
69	0.021174	74,263	15.07	0.013894	83,696	17.30	
70	0.022889	72,691	14.39	0.015285	82,533	16.54	
71	0.024869	71,027	13.71	0.016878	81,272	15.79	
72	0.027095	69,261	13.05	0.018607	79,900	15.05	
73	0.029587	67,384	12.40	0.020466	78,413	14.32	
74	0.032394	65,390	11.76	0.022522	76,809	13.61	
75	0.035668	63,272	11.14	0.024929	75,079	12.92	
76	0.039396	61,015	10.53	0.027729	73,207	12.23	
77	0.043453	58,611	9.94	0.030855	71,177	11.57	
78	0.047826	56,065	9.37	0.034321	68,981	10.92	
79	0.052649	53,383	8.82	0.038211	66,613	10.29	
80	0.058206	50,573	8.28	0.042771	64,068	9.68	
81	0.064581	47,629	7.76	0.047992	61,328	9.09	
82	0.071657	44,553	7.26	0.053678	58,385	8.52	
83	0.079465	41,361	6.79	0.059810	55,251	7.98	
84	0.088141	38,074	6.33	0.066584	51,946	7.45	
85	0.097854	34,718	5.89	0.074258	48,487	6.95	
86	0.108747	31,321	5.48	0.083053	44,887	6.47	
87	0.120919	27,915	5.08	0.093123	41,159	6.01	
88	0.134425	24,539	4.71	0.104540	37,326	5.57	
89	0.149273	21,241	4.37	0.117305	33,424	5.16	
90	0.165452	18,070	4.05	0.131392	29,503	4.78	
91	0.182935	15,080	3.75	0.146753	25,627	4.43	
92	0.201679	12,322	3.48	0.163331	21,866	4.11	
93	0.221637	9,837	3.23	0.181064	18,294	3.81	
94	0.242747	7,656	3.01	0.199886	14,982	3.55	
95 96	0.263672	5,798	2.81	0.218908	11,987	3.31	
	0.284014	4,269	2.64	0.237815	9,363	3.09	
97	0.303355	3,057	2.49	0.256265	7,136 5,308	2.90	
98	0.321268	2,129	2.36	0.273894	5,308	2.73	
99 100	0.337332	1,445 958	2.24	0.290328 0.307747	3,854 2,735	2.58	
-	0.354198					2.42	
101 102	0.371908 0.390503	619 388	2.01 1.90	0.326212 0.345785	1,893 1,276	2.28	
102	0.390503	237	1.80	0.345785	835	2.14	
103	0.410029	140	1.70	0.388524	529	1.88	
104	0.452057	80	1.60	0.411835	323	1.76	
106	0.452057	44	1.51	0.411835	190	1.65	
106	0.498392	23	1.42	0.462738	107	1.54	
107	0.523312	11	1.34	0.490503	58	1.54	
108	0.549478	5	1.34	0.519933	29	1.34	
110	0.576951	2	1.18	0.519933	14	1.24	
111	0.605799	1	1.10	0.584196	6	1.15	
112	0.636089	0	1.03	0.619248	3	1.06	
114	0.030003		1.05	0.017270		1.00	

Exact age	Male			Female			
	Death	Number of	Life	Death	Number of	Life	
	probability <u>a</u>	lives <u>b</u>	expectancy	probability <u>a</u>	lives <u>b</u>	expectancy	
113	0.667893	0	0.96	0.656403	1	0.98	
114	0.701288	0	0.90	0.695787	0	0.91	
115	0.736353	0	0.84	0.736353	0	0.84	
116	0.773170	0	0.78	0.773170	0	0.78	
117	0.811829	0	0.72	0.811829	0	0.72	
118	0.852420	0	0.66	0.852420	0	0.66	
119	0.895041	0	0.61	0.895041	0	0.61	

a Probability of dying within one year.

Note: The period life expectancy at a given age for 2017 represents the average number of years of life remaining if a group of persons at that age were to experience the mortality rates for 2017 over the course of their remaining life.

The Social Security area population is comprised of (1) residents of the 50 States and the District of Columbia (adjusted for net census undercount); (2) civilian residents of Puerto Rico, the Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands; (3) Federal civilian employees and persons in the U.S. Armed Forces abroad and their dependents; (4) non-citizens living abroad who are insured for Social Security benefits; and (5) all other U.S. citizens abroad.

 $[\]underline{b}$ Number of survivors out of 100,000 born alive.